Annual Report 2022

January 2023

Dear Friends,

As Ariva enters our 20th year in 2023, we have a lot to celebrate. From a small shop which prepared a few hundred tax returns in our first year, we now have a permanent staff of twenty five people and free tax and financial counseling programs in twenty one locations in more than a dozen Bronx neighborhoods and elsewhere in NYC.

Our Bronx community is growing as well, and most of that growth is good. We are seeing quite a lot of development; more housing and jobs (and people) and Ariva is committed to ensuring that this growth benefits those of us who call the Bronx home.

To help our neighborhood residents access the new affordable housing springing up in our neighborhoods, our Ready to Rent program provides free in person financial counseling and referrals to application assistance for the City’s housing lottery. We have two full time counselors dedicated to this important initiative.

We are also working hard to expand our services to local entrepreneurs, our community’s job creators. We launched a new project funded by NYC DYCD last year in the West Farms neighborhood to support entrepreneurs and small businesses located there. And, we now provide entrepreneur support services at the Mexican Consulate in NYC, a long time partner of Ariva’s. We are very pleased to share with you that, in 2022, the Mother Cabrini Health Foundation joined us as a partner at the Mexican Consulate. They, along with M&T Bank, are the two anchor funding partners at the Consulate and, thanks to their support, the Consulate is now able to host two full time financial counselors, a year round tax site, and satellite programming at the Colombian Consulate.

Last year, we continued to receive support through the Community Progress Makers Program at the Citi Foundation. With their support, we expanded our ability to reach and serve our Spanish-speaking community. While our program services have always been bilingual, now we have a Spanish language website (ariva.org/es)—please check it out—and all of our print and digital materials are bilingual as well.

I hope you enjoy our annual report.

Irene
2022 was a strong year for Ariva. In the early years of the pandemic, we saw significant service cuts, but in 2022 we returned again to expansion mode. Last year, we served more people at more locations than in the prior year and we saw a 20% increase in our client volume over 2021. We are very pleased we were able to spend more time in-person with our Bronx community.

**TAXES**

In 2022 we provided in person services in ten locations, six of which had been closed since the beginning of the pandemic. We also established new partnerships with Webster Bank and Pelham Parkway Library that served 100 families! In addition to rebuilding our in-person services, we continued our virtual and drop-off tax services. Together with our partners and volunteers, we helped our community navigate complex tax filing processes, access special tax credits, and make the most of their refunds.

So many of the people we serve come to us during a difficult time in their lives. Whether they have been victims of identity theft or fraud, have newly immigrated to the United States, are struggling to make ends meet on a fixed retirement income, or are experiencing homelessness, all have overcome hardship. Our neighbors know how difficult it is to navigate one of the most expensive cities in the world with limited income. Ariva is committed to breaking down barriers to the financial system, promoting economic justice, opportunity and inclusion in the Bronx.

**Strength in the Face of Adversity**

Ms. Martinez* is an excellent example of the strength of our neighbors in the face of adversity. A survivor of domestic violence, Ms. Martinez had no knowledge of the US financial system. According to the National Network to End Domestic Violence, financial abuse occurs in 99% of domestic violence cases and is an oft-cited reason why victims are unable to leave their abuser. Thankfully, Ms. Martinez was able to get the support of a social worker, who referred her to Ariva. We provided guidance to Ms. Martinez, helping her renew her ITIN and file her taxes. Ms. Martinez has since started financial counseling at Ariva, has a stronger understanding of the financial system, and is working to build her credit.

*Name has been changed to protect privacy

**6,850 RETURNS FILED**  **411 APPLICATIONS FOR NEW ITIN NUMBERS**  **133 ITIN RENEWALS**  **1,655 QUALIFIED FOR THE EITC**  **1,516 QUALIFIED FOR THE CHILD TAX CREDIT**
FINANCIAL COUNSELING
There are dozens of reasons why our neighbors come to Ariva for financial counseling: to establish or build credit, for help when they’re falling behind on bills or rent, for help navigating Student Loan Forgiveness, or to obtain the documentation needed to access financial products and services. Whatever the reason, we help each person who comes to us build more prosperous lives and we support their first steps toward long-term wealth building.

The Bronx has the highest rate of unbanked and underbanked households in New York City. For many of our neighbors, the financial system seems foreign and unapproachable. By providing financial counseling, in our community, in the languages of our neighbors, we are building a bridge to the systems, products, and services that are critical to building financial security and wealth.

A Pathway to Financial Inclusion
Mr. Garcia* reached out to Ariva because he was interested in opening a bank account but didn’t know if he could do so without a social security number. His financial counselor was able to provide information and guidance on finding and opening a safe, affordable bank account. Within a few weeks of his first session, Mr. Garcia opened a checking account. Grateful for the services, Mr. Garcia continues to work closely with his financial counselor. Since we started working with Mr. Garcia, he was approved for a secured credit card and he has begun to build his credit. Mr. Garcia also learned about and obtained an ITIN and filed his taxes.

*Name has been changed to protect privacy

Impact and Highlights
3,471 people received financial counseling from Ariva, totalling 4,629 counseling sessions
1,858 sessions at Ariva’s financial empowerment centers in the Bronx
1,150 sessions through The Ventanilla
1,383 sessions through Ready to Rent
238 sessions through the Bronx Initiative
The Bronx has always been Ariva’s home base, where most of our programs operate, and, in 2022, we expanded into new Bronx neighborhoods we had never been able to serve before. To find our tax services, financial counseling locations and small business resources, please visit https://ariva.org/locations/. We update this page regularly as we add new locations and modify the services we offer at each.
NEW LOCATIONS
The years since the 2020 NYC shut down of in-person services due to the pandemic have brought many changes to Ariva. While we have since reopened many in-person sites with our existing partners, some partner locations closed, or are no longer providing partner services onsite due to COVID-related space limitations. To fill this gap in service sites for our community, we established new partnerships and opened new locations last year! One first time partner, Webster Bank in the Allerton section, is going to become a full service tax site in the coming year! In all, we operated ten in person tax sites last year.

NEW INITIATIVE
This year, we launched a very important initiative at our West Farms location — financial counseling for micro-entrepreneurs and small businesses. In response to many requests from our community, we have built these additional supports into our financial counseling offerings. Through this work, we are connecting entrepreneurs with business development workshops and one-on-one business consultations. We are very excited about the potential of this project and the positive impact these entrepreneurs will have on our neighborhood as they build their businesses. We hope to expand this offering to other locations in the coming months and years.

NEW AND IMPROVED DIGITAL COMMUNICATIONS STRATEGY
This year, we made an investment to better connect with both our community and our champions through a digital communications strategy with help from our brand & content agency, B Storytelling. Leveraging social media, email, texting, and our own blog, Ariva is consistently promoting all of our work in both English and Spanish for the first time, allowing us to better reach, assist, and work with our clients.

INTERNSHIP PROGRAM
We also launched a new paid internship program, supporting the next generation and introducing them to our nonprofit world. We have two interns, Susanna and Adam, who have been with us full time since October and who have been providing us with valuable assistance in our tax program as they learn about the different functions of a nonprofit organization. We also continue to work with part time interns from several local colleges, many of whom come to work for us as seasonal staff when their internship is completed. We look forward to building out this internship program in the months ahead.
IT TAKES A VILLAGE
We have all been through so much over the past few years. At Ariva, we are very pleased that we continued to rebuild our services towards pre-pandemic levels in 2022. Today we offer in-person, hybrid, and virtual resources and we’ve launched new initiatives and new locations. Many thanks to the flexibility, talent, and innovation of our team, and the generosity of our supporters - new and old. None of this is possible without you.

A NEW FUNDING PARTNER
We are very happy to share that Mother Cabrini Health Foundation awarded a $100,000 grant to Ariva to support La Ventanilla, our financial capabilities program at the Consulate General of Mexico in New York. Mother Cabrini Health Foundation joins M&T Bank as an anchor partner for this critical program that has expanded financial access and inclusion for Mexican nationals living in NYC since 2014. In 2022, we held more than 1,150 financial counseling sessions, helped clients apply for affordable housing through our Ready to Rent program, and provided free tax preparation and ITIN application services. The expanded partnership will allow us to continue to provide a high-volume of services contributing to the financial wellbeing of this community, and to increase our services supporting micro-entrepreneurs within the community who have the potential to create wider impact through business creation.

TOAST TO ARIVA
After three years of virtual gatherings, we are grateful to our community who supported and attended a Toast to Ariva, our annual fundraising cocktail reception and award presentation. Our 2022 Toast to Ariva celebrated one of our long-time partners, Nicole Tambini, Program Director at CenterLight Health's Parkchester Enhancement Program (PEP) for Seniors, with special recognition for Council Member Amanda Farias and Signature Bank for their support of PEP. It was so special to come together again with our community and we hope you’ll join us at the 2023 Toast to Ariva, when we celebrate Ariva’s 20th Anniversary!
INDIVIDUALS
Amelia Adams
Lemuria Alawode-El
Manish Amin
Astrid Andre
Andre Family
Anonymous
Nicholas Arture
Patrick Askew
Irene Baldwin & Mike McGrath
Anna Belkin
Walter Blenman
Heather Blumberg
Judy Blumberg
Caitlyn Brazill
Diana Breen & Michael Ritter
Will & Lindsay Bressman
James Buckley & Joan Gasser
Daeman Di Stefano
Allison Epstein
Julie Fahnestock
Daniel Faustin
Christina Figueroa
Steven Flax
Seendy Fouron
Orville Froome
Kimberly Gerighty
Teresa Gonzalez
Susan Grbic
Wassila Guiga-Lofti
Sandra Gutierrez
Gary Hattem & Frazier Holloway
Angelica Juarez Sanchez
Natalie Lozada
Heng Ly
Barry Mann
Colleen Marocco
Linda McLaughlin
Miriam Mendez
Calvin Mew
Maribel Montilla
Kelly Pena
Maria Perez
Debra Putzer
Marah Ramirez
Myriam Rebling
Candice Rivas
Kathleen Scott
Anthony Spinelli
Marie Sturm
Robert Swanton
George Torres
Daniella Van Gennep
Yalliza Vasquez
Adam Vega
Teresa Wade
Lakia Williams

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Irene Ritter Foundation
Mother Cabrini Health Foundation
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Senator Kirsten Gillibrand
New York City Council
New York City Department of Consumer and Worker Protection
New York City Department of Youth & Community Development
New York State Department of Labor
United States Department of the Treasury- Internal Revenue Service

AND MANY THANKS FOR THE IN-KIND SERVICES DONATED THIS YEAR BY:
Bitly
Harvard Business School Club of New York Community Partners
Students in the Columbia University Nonprofit Management Masters Program Capstone Project

We would also like to thank our amazing volunteers, without whom our tax program would not be possible. We are so grateful for each and every one of you!
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Financial Counselor
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Financial Counselor

GET INVOLVED

VOLUNTEER
Join a vibrant community of volunteers who help Ariva prepare free tax returns for our neighbors in need. No previous experience is needed - we'll teach you everything you need to know to give back to your community. For more information and to sign up, visit: https://ariva.org/volunteer/.

JOIN OUR TEAM
Want to join our amazing team? We are currently hiring for a variety of roles at Ariva. We are proud to create a professional pathway for our staff members and will provide training to the right candidates. You'll find information about open positions and the links to apply on our blog.

DONATE
All of the services we offer at Ariva are provided to our community for free. This is critical to make sure those who most need our services are able to access them. The incredible members of our team are skilled, compassionate professionals, and their time is valuable. If you are able, please consider making a donation to support our work.